

### **Abstract of the Disclosure**

Payment systems and methods using wireless transponders in a community of retailers are disclosed. The disclosed systems and method include a community of retailers, an RFID transponder card, a number of readers for reading an identification number from the RFID transponder card when a subscriber carrying the card enters the community, a local computer in communication with the plurality of points of sale for receiving the identification number and associating the identification number with a subscriber account, and a Clearinghouse computer for validating the transponder card and notifying the local computer of the card's validation.